

Appln. No.: 09/975,403  
Amdt. Dated September 23, 2004  
Reply to Office Action dated June 28, 2004

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently amended) In a system for automatically reconciling account data of a customer, the system having one or more server computers coupled to an internet Internet network, one or more remote computers for accessing the one or more server computers, a method of automatically reconciling a customer account comprising:
  - a) electronically displaying a bank statement of a customer on a display device of the customer;
  - b) retrieving a reconciliation form from a server computer, the reconciliation form linked to a-the bank statement of the customer;
  - c) populating the reconciliation form with customer account data; and
  - d) performing account reconciliation tasks if the reconciliation form is complete with customer account data-; and
  - e) issuing warnings to the customer in the event of identifying irregularities in the customer's account.
2. (Currently amended) The method as in claim 1, wherein step (b) further comprises:

Appln. No.: 09/975,403  
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b1) enabling ~~a~~the customer to add information to the reconciliation form if the form is not complete with customer account data; and

b2) retrieving ~~a~~the reconciliation form from a server computer and storing said retrieved reconciliation form in respective remote computers.

3. (Original) The method as in claim 1, wherein step c) further comprises:

c1) updating financial institution records with information added by the customer to the reconciliation form.

4. (Original) The method as in claim 1, wherein step a) further comprises:

a1) determining if there are ongoing transactions related to a customer's account;

a2) identifying the ongoing transactions; and

a3) performing tasks to close pending deposits and cleared checks of the customer.

5. (Original) The method as in claim 1, wherein the reconciliation form is a spreadsheet.

6. (Cancelled).

7. (Currently amended) The method as in claim 6~~1~~, further comprising:

a) providing an on-line register, said register stored in one or more server computers; and

b) enabling ~~a~~the customer to add new checks to said register.

8-15 (Cancelled)